

**United States Bankruptcy Court
Western District of Tennessee**

In re **Melanie L. Bivens**

Debtor(s)

Case No.

Chapter **13**

**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S):	(H) Melanie L. Bivens	S.S.# xxx-xx-4933
	(W)	S.S.#
ADDRESS:	2412 West End Row Dr. Cordova, TN 38016	
PLAN PAYMENT:	Debtor(s) to pay \$ 235.00 semi monthly	
PAYROLL DEDUCTION:	yes OR () DIRECT PAY	
	BECAUSE:	
	FIRST PAYMENT DATE: after notice	
PLACE OF EMPLOYMENT:	State of Tennessee	
ADMINISTRATIVE:	Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.	
		MONTHLY PLAN PMT.
AUTO INSURANCE:	() Not included in Plan () Included in Plan	\$ -NONE-
CHILD SUPPORT:	Future support through Plan to	\$ 0.00
	Child support arrearage amount	\$ -NONE-
PRIORITY CREDITORS:	-NONE-	\$ -NONE-
HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).	
-NONE-	Ongoing pmt. Begin	\$ N/A
	Approx. arrearage	\$ N/A
	Interest	% N/A
SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325{a}{5})	VALUE COLLATERAL	RATE OF INTEREST
		MONTHLY PLAN PMT.
Patterson FCU	\$.00	% 0.00
Santander Consumer USA/NCEP	\$ 20,959.26	% 5.25
		\$ Surrender, Lift Stay 400.00
UNSECURED CREDITORS:	Pay tbid % of these claims after above claims are paid or pay all disposable income for term of plan; - Student loans are in deferment and are not to be paid through this plan***	

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$122,892.00**

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

Rejected Leases

-NONE-

Assumed Leases

Lubin Property Mgmt: house lease

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. General unsecured creditors will receive **tbid**%

DEBTOR'S ATTORNEY:

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